

United States Bankruptcy Court  
Southern District of MississippiIn re:  
Philip Dale Daniels  
DebtorCase No. 25-51003-KMS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

Page 1 of 3

Date Rcvd: Jul 15, 2025

Form ID: 309I

Total Noticed: 45

The following symbols are used throughout this certificate:

## Symbol      Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID	Recipient Name and Address
db	Phillip Dale Daniels, 3948 CR 23, Louin, MS 39338-3337
5533292	+ Best Egg, PO BOX 1216, Chesapeake, VA 23327-1216
5533304	+ Credit Coastal LLC, 3300 Rider Trail, Ste. 500, Earth City, MO 63045-1338
5533307	+ First State Bank, 1808 Hwy 84 W, Laurel, MS 39440-3260
5533315	+ Mary Daniels, 3948 County Road 23, Louin, MS 39338-3337
5533329	+ Wex Bank, PO Box 639, Portland, ME 04104-0639

TOTAL: 6

## Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: trollins@therollinsfirm.com	Jul 15 2025 19:26:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: ecfnotices@rawlings13.net	Jul 15 2025 19:26:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+ Email/Text: ustpregion05.ja.ecf@usdoj.gov	Jul 15 2025 19:26:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5533289	+ Email/PDF: bncnotices@becket-lee.com	Jul 15 2025 19:33:58	American Express, P.O. Box 981537, El Paso, TX 79998-1537
5533290	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 15 2025 19:26:00	Aspire, P.O. Box 105555, Atlanta, GA 30348-5555
5533291	+ Email/Text: bk@avant.com	Jul 15 2025 19:26:00	Avant, 222 North Lasalle St, Suite 1600, Chicago, IL 60601-1112
5533295	+ EDI: CRFRSTNA.COM	Jul 15 2025 23:27:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5533303	Email/Text: cfcbbackoffice@confinco.com	Jul 15 2025 19:26:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
5533293	+ EDI: CAPITALONE.COM	Jul 15 2025 23:27:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5533294	+ EDI: CAPONEAUTO.COM	Jul 15 2025 23:27:00	Capital One Auto, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2359
5533296	+ EDI: CITICORP	Jul 15 2025 23:27:00	Citi Bank, PO BOX 6406, Sioux Falls, SD 57117-6406
5533297	+ EDI: CITICORP	Jul 15 2025 23:27:00	Citibank, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5533298	+ EDI: CITICORP	Jul 15 2025 23:27:00	Citibank, Centralized Bankruptcy, Po Box 790046, St Louis, MO 63179-0046
5533300	+ EDI: WFNNB.COM	Jul 15 2025 23:27:00	Comenity Bank, P.O. Box 182120, Columbus, OH

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5533299	EDI: WFNNB.COM	Jul 15 2025 23:27:00	43218-2120 Comenity Bank, P.O. Box 183044, Columbus, OH 43218-3044
5533301	+ Email/Text: jill.johnson@communitybank.net	Jul 15 2025 19:26:00	Community Bank, Attn: Bankruptcy, 1905 Community Bank Wy, Flowood, MS 39232-1220
5533302	+ Email/Text: bankruptcy@connexuscu.org	Jul 15 2025 19:27:00	Connexus Credit Union, Attn: Bankruptcy, P.O.Box 8026, Wausau, WI 54402-8026
5533305	+ Email/Text: bankruptcies@crownasset.com	Jul 15 2025 19:26:00	Crown Asset Management, 3100 Breckenridge Blvd, Ste 725, Duluth, GA 30096-7605
5533306	+ EDI: DISCOVER	Jul 15 2025 23:27:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5533308	Email/Text: collecadminbankruptcy@fnni.com	Jul 15 2025 19:26:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5533309	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 15 2025 19:26:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5533311	^ MEBN	Jul 15 2025 19:25:29	GGR, Attn Roger Gutierrez, PO Box 571811, Houston, TX 77257-1811
5533313	EDI: JEFFERSONCAP.COM	Jul 15 2025 23:27:00	Jefferson Capital, PO Box 23051, Columbus, GA 31902
5533312	^ MEBN	Jul 15 2025 19:25:38	Jacob Law Group, P.O. Box 948, Oxford, MS 38655-0948
5533314	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 15 2025 19:33:57	Lvny Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5533318	Email/Text: ml-ebn@missionlane.com	Jul 15 2025 19:26:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
5533316	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 15 2025 19:26:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
5533317	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 15 2025 19:33:57	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5533319	Email/Text: bankruptcy@springoakscapital.com	Jul 15 2025 19:26:00	Spring Oaks Capital, 1400 Crossways Blvd, Suite 100 B, Chesapeake, VA 23334
5533324	+ EDI: SYNC	Jul 15 2025 23:27:00	Synchrony Bank, PO BOX 71727, Philadelphia, PA 19176-1727
5533323	+ EDI: SYNC	Jul 15 2025 23:27:00	Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965065, Orlando, FL 32896-5065
5533321	+ EDI: SYNC	Jul 15 2025 23:27:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5533322	+ EDI: SYNC	Jul 15 2025 23:27:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5533320	+ EDI: SYNC	Jul 15 2025 23:27:00	Synchrony Bank, Attn: Bankruptcy, P.O. Box 965065, Orlando, FL 32896-5065
5533326	+ EDI: WTRRNBNK.COM	Jul 15 2025 23:27:00	TD Bank, P.O. Box 673, Minneapolis, MN 55440-0673
5533325	+ EDI: WTRRNBNK.COM	Jul 15 2025 23:27:00	Target, Fin. & Retail Serv, Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475
5533327	+ Email/Text: EBNNNotice@Telerecovery.com	Jul 15 2025 19:26:00	Telerecovery, Attn: Bankruptcy, 3800 Florida Ave., Ste 100, Kenner, LA 70065-3034
5533328	+ Email/Text: jcissell@bankofmissouri.com	Jul 15 2025 19:26:00	The Bank of Missoui, PO BOX 309, Perryville, MO 63775-0309
5533330	Email/Text: _fe4@wrightexpress.com	Jul 15 2025 19:26:00	Wex Bank, PO BOX 6293, Carol Stream, IL

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TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5533310	*+	Fortiva, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
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David Rawlings	ecfnotices@rawlings13.net sduncan@rawlings13.net
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Thomas Carl Rollins, Jr	on behalf of Debtor Phillip Dale Daniels trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
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United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
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TOTAL: 3

# Notice of Chapter 13 Bankruptcy Case

## United States Bankruptcy Court Southern District of Mississippi

**Information to identify the case:**

Debtor 1	Phillip Dale Daniels	Social Security number or ITIN xxx-xx-9247
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN ----- EIN    -----
United States Bankruptcy Court for the Southern District of Mississippi		
Case number: 25-51003-KMS		Date case filed for chapter 13 7/14/25

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.uscourts.gov](http://www.pacer.uscourts.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit [www.mssb.uscourts.gov](http://www.mssb.uscourts.gov)

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Phillip Dale Daniels	
<b>2. All other names used in the last 8 years</b>	aka Phillip D Daniels	
<b>3. Address</b>	3948 CR 23 Louin, MS 39338	
<b>4. Debtor's attorney</b> Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email <a href="mailto:trollins@therollinsfirm.com">trollins@therollinsfirm.com</a>
<b>5. Bankruptcy trustee</b> Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601-582-5011 Email <a href="mailto:ecfnotices@rawlings13.net">ecfnotices@rawlings13.net</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	<b>Office Hours:</b> Monday – Friday 8:00 AM – 5:00 PM <b>Contact phone</b> 228-563-1790  <b>Date:</b> 7/15/25

**For more information, see page 2**

Debtor Phillip Dale Daniels

Case number 25-51003-KMS

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 25, 2025 at 09:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: David Rawlings Zoom video meeting. Go to <a href="https://zoom.us/join">zoom.us/join</a> , enter Meeting ID 431 357 5185 and Passcode 8402453787, OR call 769-267-0361.  For additional meeting information go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f)</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim:</b> Filing deadline: 10/24/25 (except governmental units)	<b>Filing deadline: 10/24/25</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/12/26</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.uscourts.gov">www.pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	